BACK BAY
FINANCIAL PLANNING & INVESTMENTS

PETER AND PAULA PROFESSOR
2024 TAX LETTER

TAX DOCUMENTS

We know of the following income sources and accounts, for which we expect you to receive a corresponding tax document. We recommend checking for each of these and sharing anything you've received with your tax preparer.

Account Description	Expected Tax Document
Joint Brokerage Account	Form 1099 Consolidated
IRA Distributions	Form 1099-R

HSA CONTRIBUTIONS

You contributed to an HSA account. This contribution should be deductible, subject to eligibility.

We are aware of the following HSA contributions:

We recommend supplying details of all HSA contributions to your tax professional.

Description	Amount
Jun 11, 2024 - HSA Contribution	$3,000.00

CHARITABLE DISTRIBUTIONS FROM IRAS

You made distributions directly from IRAs to charitable organizations. Form 1099-R will not break these out, as custodians do not take a view on whether the destination charity is "qualified" or not. A charity must be a 501(c)(3) organization to qualify for Qualified Charitable Distribution (QCD) treatment.

We are aware of the following donations made directly from IRAs:

We recommend supplying details of all donations from retirement accounts to your tax professional.

Description	Amount
Dec 04, 2025 - QCD from IRA	$10,000.00

ROTH CONVERSIONS

You completed a Roth conversion during the year. These transactions are reported on Form 8606 of the tax return. This is especially critical in cases where there is any after-tax basis in the source account. Note that the end of year balance for all IRAs is needed to determine the percentage of a Roth conversion that is considered after-tax basis vs. taxable.

We are aware of the following Roth conversions:

We recommend supplying details of all Roth conversions and end of year balances to your tax professional.

Description	Amount
Dec 26, 2024 - Roth Conversion	$15,000.00

DISCLAIMER

This letter is intended solely for informational purposes and provides a summary of tax-related actions taken during the year, along with a list of documents you may expect to receive for tax preparation purposes. The content was generated using Holistiplan, a third-party tax documentation tool, based on information provided by you and records maintained by Back Bay Financial Planning & Investments, LLC.

This letter is not a substitute for tax advice or preparation. Please share this information with your CPA or tax preparer to ensure accurate reporting on your tax return. Back Bay Financial Planning & Investments, LLC does not provide tax preparation services and is not responsible for filing or updating your tax return.

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